

AMENDMENTS TO THE CLAIMS

1-43 (Cancelled)

44. (Currently Amended) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure; and

computer executable instructions stored in memory, for causing a processor to:

issue, by an insurance company, an insurance policy covering a building structure that incorporates a sensor technology from the plurality of technologies identified in the database, wherein the incorporated sensor technology is capable of outputting data electronically;

obtain, by the insurance company, monitoring data indicating a condition of the building based on data output electronically by the incorporated sensor technology;

determine an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data, and

alter the premium of the insurance policy based on the determination made by the ~~third~~ processor.

45-46 (Cancelled)

47. (Currently Amended) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

a first processor for issuing, by an insurance company, an insurance policy covering a building structure that incorporates a sensor technology from the plurality of technologies identified in the database, wherein the incorporated sensor technology is capable of outputting data electronically;

a server associated with the insurance company for receiving monitoring data indicating a condition of the building structure, based on data output electronically by the incorporated sensor technology; and

a second processor for determining an alteration to a premium for the insurance policy based on the condition of the building structure indicated in the monitoring data, and altering the premium for the issued insurance policy based on the determination.

48-53 (Cancelled)

54. (Currently amended) The system of claim 44, wherein the premium alteration determination is further based on information stored in the database about the incorporated sensor technology that electronically output the data on which the monitoring data was based.

55. (Previously Presented) The system of claim 44, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

56. (Currently amended) The system of claim 47, wherein the premium alteration determination is further based on information stored in the database about the incorporated sensor technology that electronically output the data on which the monitoring data was based.

57. (Previously Presented) The system of claim 47, wherein the insurance policy includes an attachment point, and the premium alteration determination is further based on the attachment point.

58-60 (Cancelled)

61. (Currently Amended) A method for insuring a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy, by an insurance company, covering a building structure that incorporates a sensor technology from the plurality of technologies identified in the database, wherein the incorporated sensor technology is capable of outputting data electronically;

obtaining monitoring data, by the insurance company, indicating a dangerous condition of the building, based on data output electronically by the incorporated sensor technology; and
inputting the monitoring data into a computer system;

the computer system determining, ~~using the computer system~~, an alteration to a premium for the insurance policy based on the dangerous condition of the building indicated in the monitoring data; and

the computer system altering the premium of the issued insurance policy based on the determination.

62. (Currently amended) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

a first processor for issuing, by the insurance company, an insurance policy covering a building structure that incorporates first and second sensor technologies from the plurality of technologies identified in the database, wherein each incorporated sensor technology is capable of outputting data electronically,

a server associated with an insurance company for receiving monitoring data indicating a condition of the building structure, based on data output electronically by the first and second incorporated sensor technologies; and

a second processor for applying a first weighting to data received from the first incorporated sensor technology and a second weighting, different from the first weighting, to data received from the second incorporated sensor technology; and

a third processor for determining an alteration to a premium for the insurance policy based on the condition of the building structure indicated in the monitoring data and the first and second weightings, and for altering the premium for the issued insurance policy based on the determination.

63. (Currently Amended) A method for insuring a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy, by an insurance company, covering a building structure that incorporates at least first and second sensor technologies from the plurality of technologies identified in the database, wherein ~~the~~each incorporated sensor technology is capable of outputting data electronically;

obtaining monitoring data, by the insurance company, indicating a condition of the building, based on data output electronically by the first and second incorporated sensor technologies; and

inputting the monitoring data into a computer system;

the computer system applying a first weighting to data received from the first incorporated sensor technology and a second weighting, different from the first weighting, to data obtained from the second incorporated sensor technology;

the computer system determining, ~~using the computer system~~, an alteration to a premium for the insurance policy based on the condition of the building indicated in the monitoring data and the first and second weightings; and

the computer system altering the premium of the issued insurance policy based on the determination.